

## **Community Money Advice (CMA) Complaints Policy**

CMA views complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person or organisation that has made the complaint.

Our policy is:

- To provide a fair complaints procedure that is clear and easy to use for anyone wishing to make a complaint
- To publicise the existence of our complaints procedure so that people know how to contact us to make a complaint.
- To make sure everyone at CMA knows what to do if a complaint is received.
- To make sure all complaints are investigated fairly and in a timely way.
- To make sure that complaints are, wherever possible, resolved and that relationships are repaired.
- To gather information which helps us to improve what we do.

### **Definition of a Complaint**

A complaint is any expression of dissatisfaction, whether justified or not, about any aspect of CMA.

### **Where Complaints Come From**

- Complaints may come from any person or organisation that has a legitimate interest in CMA
- A complaint can be received verbally, by phone, by email or in writing.
- This policy does not cover complaints from staff, who should use CMA's Discipline and Grievance policies.

### **Confidentiality**

All complaint information will be handled sensitively, telling only those who need to know, and following any relevant data protection requirements.

### **Responsibility**

Overall responsibility for this policy and its implementation lies with the Trustees of CMA.

### **Review**

This policy is reviewed every two years, and updated as required.

## **CMA complaints procedure**

### **Contact Details for Complaints:**

Written complaints may be sent to CMA head office at Illuminate, 18 Wyle Cop, Shrewsbury, SY1 1XB, or by e-mail to [info@communitymoneyadvice.com](mailto:info@communitymoneyadvice.com).

Verbal complaints may be made by phone to 01743 341929 or in person to any of CMA's staff, or Trustees.

## Receiving Complaints

Complaints may arrive through channels publicised for that purpose, or through any other contact details or opportunities the complainant may have.

Complaints received by telephone or in person will be recorded.

The individual that receives a phone or 'in person' complaint should:

- Write down the facts of the complaint.
- Take the complainant's name, address and telephone number.
- Note down the relationship of the complainant to CMA (for example: centre manager, member of CMA centre advice team or learner).
- Tell the complainant that we have a complaints procedure.
- Tell the complainant what will happen next and how long it will take.
- Where appropriate, ask the complainant to send a written account by post or by email so that the complaint is recorded in the complainant's own words.

## Resolving Complaints

### *Stage One*

- In many cases, a complaint is best resolved by the person responsible for the issue being complained about. If the complaint has been received by that person, they may be able to resolve it swiftly and should do so if possible and appropriate. Whether or not the complaint has been resolved, the complaint information should be passed to John Franks COO within one week.
- On receiving the complaint, John Franks COO will record it in the complaints log. If it has not already been resolved, he will delegate an appropriate person to investigate it and to take appropriate action. If the complaint relates to a specific person, that person will be informed and given a fair opportunity to respond.
- Complaints should be acknowledged by the person handling the complaint within a week. The acknowledgement will say who is dealing with the complaint and when the person complaining can expect a reply. A copy of this complaints procedure should be attached.
- Ideally complainants should receive a definitive reply within four weeks. If this is not possible because, for example, an investigation has not been fully completed, a progress report should be sent with an indication of when a full reply will be given.
- Whether the complaint is justified or not, the reply to the complainant should describe the action taken to investigate the complaint, the conclusions from the investigation, and any action taken as a result of the complaint.

### *Stage Two*

If the complainant feels that the problem has not been satisfactorily resolved at Stage One, they can request that the complaint is reviewed at Trustees level. At this stage, the complaint will be passed to Chair of Trustees using [trustees@communitymoneyadvice.com](mailto:trustees@communitymoneyadvice.com) or Heather Keates CEO (unless involved at stage one).

- The request for Board level review should be acknowledged within a week of receiving it. The acknowledgement should say who will deal with the case and when the complainant can expect a reply.
- The trustee will investigate the facts of the case themselves. This may involve reviewing the paperwork of the case and speaking with the person who dealt with the complaint at Stage One.
- If the complaint relates to a specific person, they should be informed and given a further opportunity to respond.
- The person who dealt with the original complaint at Stage One should be kept informed of what is happening.
- Ideally complainants should receive a definitive reply within four weeks. If this is not possible, for example because an investigation has not been fully completed, a progress report should be sent with an indication of when a full reply will be given.
- Whether the complaint is upheld or not, the reply to the complainant should describe the action taken to investigate the complaint, the conclusions from the investigation, and any action taken as a result of the complaint.

The decision taken at this stage is final, unless the Board decides it is appropriate to seek external assistance with resolution.

### ***External Stage***

The complainant can complain to the Charity Commission at any stage. Information about the kind of complaints the Commission can involve itself in can be found on their website at:

[www.charitycommission.gov.uk/publications/cc47.aspx](http://www.charitycommission.gov.uk/publications/cc47.aspx)]

### **Variation of the Complaints Procedure**

The management team may vary the procedure for good reason. This may be necessary to avoid a conflict of interest, for example a complaint about the Chair should not also have the Chair as the person leading a Stage Two review.

### **Monitoring and Learning from Complaints**

Complaints are reviewed annually to identify any trends that may indicate a need to take further action.